



William F. Martin  
Mayor

City known as the Town of  
**GREENFIELD, MASSACHUSETTS**

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**Purchasing and Procurement**

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**RFP 18-21HR Benefit Broker/Consultant**

**Addendum #3**

The original specifications dated April 18, 2018 for the above-noted project are amended as noted in the addendum #2

Receipt of this addendum shall be acknowledged by inserting its number on the bid form in the space provided.

This addendum is issued for the purpose of amending the requirements of the contract documents and is hereby made part of the contract drawings and specifications to the same extent as though it were fully incorporated therein.

Failure to acknowledge any addendum may be cause for rejection.

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**The following information is offered in response to three questions from potential bidders that remained unanswered in Addendum #2. The question numbers used below are the same as those that are reflected in the previous Addendum.**

**Question 15: What percentage of the Not Enrolled Employees/retirees experience a qualifying event and enroll each year? Answer: 15%.**

**Question 16: From 3/2017 - 3/2018.....How many of the following; changes in status & new enrollments. Answer- Status changes: 329, New Enrollments: 122.**

**Question 17: Over the past 5 years; the avg. rate of growth or decline in Active employees & Retirees. Answer: -2.1%**